PUJO FIGURES MISLEAD, SAYS CHAS. A. PEABODY

Insurance Company Balances Figured on Wrong Basis, He Believes.

"WINDOW DRESSING"

Balances at Request of Department.

Charles A. Peabody, president of the Mutual Life Insurance Company, has informed the State Insurance Department that the testimony supplied to the proposition this morning.

The Rio market ruled barely steady, but Pujo "money trust" committee as to the

unduly large deposits in favored banks compared with 39,000 a year ago. Sao and that just before they make their Paulo received 41,000, against 35,000, and annual reports the companies reduce Jundiahy took 20,000, contrasted with 17,000.
these deposits for "window dressing" Deliveries of coffee at New York on Satpurposes. Mr. Scudder set forth what he said were the bank deposits on December 31 of 1909, 1910 and 1911 and 48,045 a week previous and 61,004 in the letter written by him to Mr. Quincy reporting on his findings. In the letter written by him to Mr. Quincy reporting on his findings. In the letter written by him to Mr. Quincy reporting on his findings. In the letter written by him to Mr. Quincy reporting on his findings. In the letter written by him to Mr. Quincy reporting on his findings. In the letter written by him to Mr. Quincy reporting on his findings. In the letter written by him to Mr. Quincy reporting on his findings. In the letter written by him to Mr. Quincy reporting on his findings. In the letter written by him to Mr. Quincy reporting on his findings. In the letter written by him to Mr. Quincy reporting on his findings. the average balance for each year in each of the principal banks. His figures made it appear that the average balance in each bank was very much larger than the balance reported to the State Insurance Department at the end of

As soon as the Scudder tables were published the Insurance Deartment asked the heads of the insurance companies if the figures were accurate. Mr. Peabody caused an investigation to be made in the Mutual Life's books and

add up the totals for every day and not as heavy as for some time past. Cash divide the total by 365. Yet here is what Mr. Ecudder seems to have done, acthe largest balance carried in each bank or trust company in each month of the year, divided the total by twelve—and presto! He has his 'average balance for the year,' He didn't correct the didn't correc ance for the year.' He didn't consider the average balance for each month, mind you. He took the high figures for each month. The table that he made from these, of course, should have been labelled, 'Average of the largest balances in each month,' which is very different from calling it an 'average balance for the year.'

The company's bank deposits vary greatly from day to day. By deposit-ing money received from the payment of a real estate loan, for example, the insurance company might increase its in Louisiana, although the market at New balance in a certain bank by \$2,000,000. Orleans has for the last week ruled quiet. It is folly to seize on the balance of with but few changes in quotations. As that day as a basis for getting an annual average of deposits, but that is what the Pujo committee's expert has done."

with but two changes in quotations. As the change in prices occurred in the local refined market, all companies quoting standard granulated at 4.90c. Conditions

Mr. Peabody has compiled from his annual reports a table of the Mutual Life average daily bank balances in New York city banks for 1909, 1910 and 1911, the years covered by the testimony. Comparison of this table with the tables prepared for Mr. Untermyer indicate that the balances were really very much lower than they were an easier tone, with prices practically untestimony. Comparison of this table sugar represented to be before the Pujo committee on Wednesday. Mr. Peabody's

table follows:				•
	1909.	1910	1911.	ı
National Bank of	0.000			ı
Commerce	\$722,531	\$513,574	\$538,590	1
First National Bank	429,549	315.432	359.656	!
American Exchange			thing to the	L
National Bank	127.480	108,507	116,802	1
Liberty National Bank		33,387	45,660	ı
Guaranty Trust Co	2 238 219	581,232	335,205	!
United States Mort-			100000	1
gage & Trust Co.		489,041	215,068	ı
Farmers Loan & Trust		********	210,000	i
Co		1 301 864	2,460,214	ı
				١
Here is the t	able a	s prepa	red by	١
Statistician Scud	lder:			١
	1909	1910.	1911.	ı
National Bank of		1010.		ı
	\$1,584,330	\$1.044.601		۱
First National Bank	736.706	91.014.001	558,214	ı
American Exchange			.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	!
National Bank		638,332	655,213	i
Guaranty Trust Co	9 197 500	954,166		١
United States Mort		B.M. 100		1
Page & Trust Co.				1
Farmers Loan & Trus		14000000	*****	1
Co.		1 471 700	2 872 986	1

TELLS OF PERJURY DEMAND. Witness in Wisner Trial Charges At

of the witnesses at the trial of Archie L. Wisner and John J. Meyers in the United States District Court yesterday. The object of these charges was Charles Humphreys, who was originally indicted with the two defendants on a charge of using the mails to defraud investors in the mining and oil stocks exploited by the A. L. Wisner Company, but who escaped prosecution by turning Government

Mine, one of the Wisner properties at Nevada City, swore that Humphreys had met him in the corridor of the Federal and met him in the corridor of the Federal Building just before he was called to the stand and had asked him to "go upstairs

and perjure yourself."

Austin said that he was ready to show Austin said that he was ready to show the Judge and the jury that Humphreys was walking around the corridors of the building, his pockets stufied with money belonging to the stockholders in the Wisner companies, and trying to intimi-

Service Corporation announced yesterday that the directors had decided that a minimum wage scale of \$9 a week for female employees of the corporation and its subsidiary companies will go into effect on January 1. The announcement

follows:
Reginning January 1, 1913, the Public Service Corporation of New Jersey will purjute effect a minimum wage rate of \$9 per week for female employees of the corporation and its alked companies. The new order will benefit all girls now in the service whose compensation is less than \$9 weekly and will be applicable to these hereafter employed.

The decision to reise the standard compensation was reached as the result of an investigation made by the welfare containtee at the direction of President McCarter.

" Miners to Get Guns Back.

CHARLESTON, W. Va., Dec. 23.-More than 4,000 guns and revolvers taken from miners and operators in the Cabin Creek coal district by the militia several months ago are being sorted out for day for return to their owners on December 26.

MISCELLANEOUS MARKETS.

Coffee Slightly Lower on Local Liquidation.

The coffee market had a quiet opening

yesterday, with initial prices unchanged from Saturday's final basis. Trading was passive, and there was no material change in the range during the early trading, transactions on the whole being in small volume In midafternoon the market turned some what easier, prices declining about 3 points under local liquidation, lack of buying sup-port and small demand. There was a natural tendency to rest after the flurry at the close on Saturday. Brazilian cables show that there is a quiet run of business in Mutual Life Makes Table of coffees offered at a slight decline. Business for American account, however, is again of little significance. It appears now as if the trade would restifor a few days, or until the new year enters. With the foreign market closed most of the week there will be little

The figures were prepared for the committee by Philip S. Scudder, a statistican. Apparently Samuel Untermyer hoped to prove by them that some of the life insurance companies have unduly large deposits in favored banks and at Santos (2,000 bags, while Hamburg held on selection). The figures were companies have unduly large deposits in favored banks and at Santos (2,000 bags, while Hamburg held on selection). Receipts at Rio were 8,000 bags and at Santos (2,000 bags, while Hamburg held on selection). Some and at Santos (2,000 bags, while Hamburg held on selection). Some and at Santos (2,000 bags, while Hamburg held on selection) and at Santos (2,000 bags, while Hamburg held on selection). Some and at Santos (2,000 bags, while Hamburg held on selection) and at Santos (2,000 bags, while Hamburg held on selection). Some and at Santos (2,000 bags, while Hamburg held on selection) and at Santos (2,000 bags, while Hamburg held on selection). Some and the selection of the property of the mining company at Wilburt, Ontario, were the chief witnesses at yesterday's change on London was outled 1-32d, dearer at 16 11-32d. The Havre market session of the trial of Julian Hawthorne, on selection and the selection of the property of the mining company at Wilburt, Ontario, were the chief witnesses at yesterday's change on London was outled 1-32d, dearer at 16 11-32d. The Havre market session of the trial of Julian Hawthorne, on selection and the selection of the property of the mining company at Wilburt, Ontario, were the chief witnesses at yesterday's change on London was outled 1-32d, dearer at 16 11-32d. The Havre market session of the trial of Julian Hawthorne, were the chief witnesses at yesterday's change on London was outled 1-32d, were the chief witnesses at yesterday's change on London was outled 1-32d, were the chief witnesses at yesterday's change on London was outled 1-32d, were the chief witnesses at yesterday's change of the property of the mining company at Wilburt, Ontario, were the chief witnesses at yesterday's

Prices foll	OW:			
ec	Sales. 1,230 2,000		Lowest. 13.43 13.43	Clesing. 13 43 6 13 45 13 43 6 13 44
eb farch	5,500	×	13 73	13.50 - 13.51 13.75 - 13.76 13.87 - 13.89
fay		14 01	13.98	14.00 = 14.01 14.05 = 14.07
uly ugust	1.750	14 10	14.08	14 10 = 14 12 14 16 = 14 18
ept	21.750		14.22	14.23 - 14.24 14.23 - 14.25
ov., 1913				14.23 • 14.25

The provision market was steady early. due principally to the higher range of hog a. representative of the company yes-lost most of their small gains under freer offerings, partly from packers. The re-ceipts of hogs in the West were rather average balance for a whole year is to ing an irregular tendency, although beef was strong on small offerings. Beef—Packet, \$226 \$23: family, \$246 \$25. Pork—

	Open-				
Pork:	Inc.	est.	est.	ing.	Close.
January	17 95	18 00	17.90	17.93	17 95
May	18.12	18.22	15.10	18.20	18 07
Lard:					
Tanuary	9 90	9 95	9 30	0.92	0.85
Military	0.05	10.00	9 93	10.00	9.90
May					
Tanuary	9 72	9 77	9 70	9 77	9 67
May	0.75	0.80	0.72	0.80	0.72
May	10. 444				
SUGAR The	mark	et for	Decer	nber e	lear-
ances of centi	rifugal	was	again	quie	t but
steady, with	prices	une	hange	d at	3.92.
There was a					
price. Rains					

several of the mills which are still running in the market ruled extremelyquiet and the demand continues light. According to a bulletin issued by the Department of Agriculture on the domestic beet sugar industry in 1911 and 1910, it will only be a matter of a few years before the home production of

changed here but fractionally lower at Savannah. Rosin was weak and 5c. a harrel lower. Turpentine, 4114; rosin,\$6.20,

COURT CALENDARS THIS DAY.

Supreme Court-Appellate Division -- Re M. Ex parte matters.
III — Before Bijur, J. Motions.
IV.— Recess.
V — Before Giegerich, J. Case on. calendar. Term—Part II.—Before Dugre, J. Part NVI -Before Platzek, J. Case on

KINGS COUNTY.

Supreme Court.—Special Term for motions.

Before Aspinail. J. Court opens at 10 A. M.
Litigated motions.

Supreme Court—Special Term Trials—Day calendar. Before Crane. J. Court opens at 10 A. M. Calendar called in Room 40. Nos. 2410, 2576, 1782, 2875, 1731, 2833, 1965, 1514, 2600, 26434, 2052, 2347, 2450, 2864, 2848, 2259, 1887, 2882, 277, 2200, 2888, 2888, Highest number reached on the regular call 2900. Supreme Court—Special Term and Chambers Court opens at 10 A. M. Before Aspinail. J.—Motions. Before Kapper, J.—Exparte matters.

biologing to the stockholders in the Wisner companies, and trying to intimidate or cajoie witnesses.

Austin also swore that Humphreys started on his memorable trip to Europe with half a million dollars of the stockholders money in his possession. It is contended by the defence that Humphreys pocketed this amount and fled to England to escape the impending catastrophe.

MORE PAY AFTER JAN. 1.

New Jersey P. S. Corporation to Delay and Johnson, and Henry Stugenell. The estate of D. P. Harlin.

QUEENS COUNTY. County Court—Trial Term.—Held at the Queens County Court House at Long Island City Refore Humphrey J. Calendar called at 10 A M 29 Dec vs B. H. R. R. Co; 70 Schmidt et al vs Varnavos.

U. S. Supreme Court Calendar. WASHINGTON, Dec. 23.—The day call cibe Supreme Court for Monday, January 8 will be: Nos. 122, 831, 638, 741, 280, 762, 472, 299, 591, 281, 588, 662 (and 662), 842, 509, 520, 620, 622 (and 682), 698, 854, 870, 721, 858 and 562.

Referees Appointed.

Supreme Court—By Justice Page—Dederer vs. Dederer—Enoz S. Booth.
By Justice Bijur—Wrightsville Hardware Co. vs Colwell—Edward N. Hatch.
By Justice Gavegan—Ebling vs Monahan—Willia Bruce Dowd.
By Justice Delany—Newman vs Smith—Frank J. Ryan.

Receivers Appointed.

Supreme Court—By Justice Page—Henry
Jones vs Hattle Miller—Phiness Lewinson;
Frank W. Matterson vs Benren Restly Co.
James Cowden Meyers; Elizabeth DeV. Madden vs Joseph Madden—Joseph Beihitf.

CALLED THE HAWTHORNE "ADS" EXAGGERATION

Expert Wrote He Found Nothing to Warrant Glowing Statements.

NO ORE BODY IN SIGHT

Engineer, However, Was Favorably Impressed—Testifies in Fraud Trial.

Arthur B. Willmott an John William Astley of Toronto, two mining experts who were employed by the Exploration Syndicate, an adjunct of the Hawthorne Silver and Iron Mines, Ltd., to make

Willmott described his trip, made in 1910, over the Wilbur property, with the use of a map, and then identified

I may say that I was favorably im-pressed with what I saw at Wilbur. I am confident, however, that there is nothing to warrant yet the exaggerated statements which have been printed concerning your ore bodies.

I notice that you are attempting to mine ore without having proper development and proper equipment, and this means increased cost and loss in the long run. There should be no attempt to mine ore to-day until you are ready to dispose of it to the best advantage.

Your present plan of operating should be exploration and development without

Within a month's time I should be able to recommend to you the form of mill most suitable for your requirements. I

cannot, however, recommend that any money be spent in erecting a mill until I know definitely that you have sublelent ore reserves to warrant it. In this same letter the witness had asked that a copy of the report on the

properties made by Engineer McNulty, the chief engineer of the mining companies with which the defendants were connected, be sent to him. He testified yesterday that he had never received such a report. He had sent his resignation to Mr. Quincy shortly after having written the letter dated November 25. the witness said. He further testified that Mr. Quincy had explained his activities in connec-

tion with the management of the affairs of the Exploration Syndicate, in engaging mining experts to examine the property, &c., by saying that Mr. Freeman was abroad and that he was taking the latter's place. Mr. Quincy appears on the Hawthorne circulars as general counsel. Mr. Willmott said there was no fron

ore in sight on the Wilbur property, the witness declared, and nothing on the property to "make him think there ever would be The trial will be continued this morn-

ng at 10:30 o'clock.

BLAMES ROAD FOR DEATHS.

Coroner's Jury Holds Jersey Central Responsible for Seawaren Accident.

PERTH AMBOT, N. J., Dec. 23.—The Cor-PERTH AMBOT, N. J., Dec. 23.—The Coroner's jury that has been investigating e collision between an auto bus and the crossing in Seawaren on December 14 last, in which two persons were killed and sixteen injured, decided to-day that the fault was with the Central Railroad of New Jersey.

James Erickson, the engineer, testified

James Erickson, the engineer, testified that the train was going sixty-five miles an hour when he struck the bus. He said he regarded the crossing as dangerous. Elmer Glover, the driver of the bus, testified that when he reached the crossing he stopped and listened and there was no bell ringing and he could not hear the train approaching, so he started to cross. He was north over when the train struck train approaching, so he started to cross. He was partly over when the train struck the bus, killing Mrs. Margaret McGrath of Perth Amboy and Daniel Thornton, a years old, of Cartaret and injuring all but three of the nineteen passengers.

STRIKE ON MACHINE FIDDLER.

PHILADELPHIA, Dec. 23.—The musicians union of this city had filed a protest with the Central Labor Union, which that body has indorsed, against the use of the automatic fiddler in the Broad Street Theatre.

For some time the musicians have been protesting against the use of the mechanical contrivance that has taken the place of the orchestra. When the proprietors were appealed to they said that the muwere appealed to they said that the musicians had no right to interfere. The union then appointed a committee to see Nixon & Zimmerman, the theatre owners. James Carbon, leader of the union, says that if the machine is not taken out the musicians in all the theatres, the stage carpenters and all the other union employees will be ordered to stop work. It is threatened even to get the White Rats lined up against the managers, and the conference to-morrow may result in a tieup of a lockout on Christmas Day.

PUBLIC NOTICES.

NEW YORK SUPREME COURT—FIRST JUDICIAL DISTRICT.

In THE MATTER of the Application and Petition of GEORGE B. McCLELLAN, HERMAN A. METZ, ALEXANDER E. ORR, CHARLES STEWART SMITH, MORRIS K. JESUP, JOHN H. STARIN, WOODBURY LANGDON and JOHN CLAFLIN, constituting the Board of Rapid Franch Railroad Commissioners of The City of New York, for and on behalf of said City, for the appointment of Commissioners of Appraisal, inder Chapter 4 of the Laws of 1891, and the various statutes amendatory thereof and supplemental thereto, relative to acquiring the perpetual easements necessary for the construction, maintenance and operation of an elevated railroad in Westchester Avenue, from third Avenue to the Southern Boulevard to the Boston Road; thence along the Roston Road to One Hundred and Eighty-first street, in the Boston Road to The Bronx, wherever said casements have not been aiready acquired by purchase or other wise. NEW YORK SUPREME COURT-FIRST

not been already acquired by purchase or otherwise.

NOTICE IS HEREBY GIVEN That the Supplemental and Amended Report of John J. Freedman. Frank J. Dujignac and Moses H. Moses, the Commissioners of Appraisal duly appointed in the above entitled proceeding, which report hears date the 26th day of November, 1912, and relates to Parcels Nes. 47, 136 and 183, was filed in the office of the Clerk of the County of New York on the 27th day of November, 1912. An ONTICE IS FUNTHER GIVEN That said Supplemental and Amended Report will be presented for confirmation to the Supreme Court of the State of New York, at a Special Term thereof, Part III., to be held in the First Judicial District, at the County Court House in the Horough of Manhattan, City of New York, on the 6th day of January, 1913, at the opening of court on that day, and that then and there, or as soon thereafter as counsel can be heard thereon, a motion will be made that the said Supplemental and Amended Report be confirmed.

Dated, New York, December 23, 1912.

ARCHIBALD R. WATSON,

Corporation Counsel.

Rall of Records, Borough of Manhattan, City

WINTER RESORTS. BERMUDA.

Hamilton Hotel

Winter season. Average tem-perature 70. A million dollar hotel on a hill in the center of the most beautiful spot in the world, with every modern convenience and comfort gumanteed.

New York Office, 259 5th Ave. Management of WM. A. BARRON Also Summer Resort, Crawford House,

> NEW YORK. Long Island.

Crawford Notch, N. H.

The Meet Attractive Country Hetel Adjacent to New York City-

Garden City Hotel

GARDEN CITY, L. i. Special Winter Rates

the most exclusive country he a. Enlarged and Improved Capac this year. A combination of country is metropolitan hotel luxury scidom Every outdoor and indoor amuse-ie inless from New York. Frequent train service, 35 infinites. J. J. LANNIN CO., Props.

NEW JERSEY. Atlantic City. COME TO ATLANTIC CITY and enjoy the delights of the Winter at the Sea shore combined with the comforts and conveniences of the World's Seaside Metropolis.

HOTEL DENNIS

is always popular on account of its unequaled location and its unobstructed ocean view. WALTER J. BUZBY. Marlborough - Blenbeim

Josiah White & Sons Company. VIRGINIA.

SHERWOOD INN Old Point Comfort, Va. (Fortress Monroe). The most charming, restful, healthful spot in America. Hotel beautifully located, Refined and attractive. New and entirely modern, Terms very moderate. Special weekly. Open all year, Booklet, We have no show here. F. M. CUNNINGHAM, Mgr.

FLORIDA. SACKSONVILLE.

Florida's Delightful Winter Re ort.
Convenient train service via three different raliroads without a change of cars. Also reached by two steamship lines. For information address Jackson ville Hotel Association, Jackson ville, Fia., or New York Sun.

HOTEL SEMINOLE, West Palm Beach, Fla.
Capacity 150. American plan. \$2.50 up. White
service; renovated throughout and newly furnished. Faces Lake Worth, opposite the Royal
Poinciana. JOS. ELLIOT & SON.

Visit the Panama Canal Via the Florida East Coast.

DAYTONA, FLORIDA. On the beautiful Halifax River. Delightful Winter Climate. Excellent Hotels.

didwinter and Spring Tour Pacific Coast Under Escort, Send for details MARSTERS, 31 W. 20th St., N. Y.

CALIFORNIA—Winter Tours
Leave frequently December to March. Booklets
RAYMOND WHITCOMB CO., 225 5th av., N. Y. SURROGATE'S CITATIONS.

FURNALD, FRANCIS P. THE PEOPLE OF THE STATEOF NEW YORK, by the Grace of God, Free and Independent. To Sarah Ella Furnald, Trustees of Columbia College, Presbyterian Hospial in the City of New York, The Bethany Day Nursery, Manhattan Working Girls Society, Emeline A. Eddy, Emma Louise Olmsted, Ethel Caroline Olmsted, Russell Hutchinson Olmsted, Lifeford Stuart Olmsted, Ingersoll Olmsted, Jr., Lloyd Feddy Olmsted, Ella Louise Olmsted, Jr., Lloyd Feddy, Florence Jewell, Brissell Crane Jewell, Harry Cillord Eddy, Emeline Virginia Eddy, Lillan Ellzabeth Eddy, Emeline Virginia Eddy, Lizzle Mabel Feddy, Henry Natsch, Martina Grace Benedict, George C. Keep, Juillet L. Cross, Douglas L. Cross, Susanna Platt, Martha I. Bennett, Irving LeRoy Bennett, Grace Madalene Boselly, Georgianna Powers Egner and The Children's Ald Society of the City of New York, and to all persons interested in the Estate of Francis P. Furnald, Jr.), late of the County of New York, deceased, as creditors, next of kin or otherwise. Send Greeting: You and each of you are hereby cited and required personally to be and appear before our Surrogate of the County of New York, at the Surrogate's Court of Said County, held at the Hall of Records in the County of New York on 28th day of January, 1913, at haif-past ten o'clock in the forenoon of that day, then and there to attend a Judicial settlement of the account of proceedings of Sarah Ella Furnald and Richard B. Kelly, as Trustees under the Last Will and Testament of Francis P. Furnald, Jr.), deceased, and such of you as are hereby cited, as are under the age of twenty-one years, are required to appear by your guardian, if you have one, or if you have one, to appear and apply for one to be appointed, or in the event of your neglect or failure to do so, a guardian will be appointed by the Surrogate to county of the Surrogate of court said County, at the County of New

SURROGATE'S NOTICES.

PERKINS, EMILY SWAN.—In pursuance of an order of HON. JOHN P. COHALAN, a Surrogate of the County of New York, Notice is hereby given to all persons having claims against EMILY SWAN PERKINS, late of the County of New York, deceased, to present the same with youchers thereof to the subscriber, at her place of transacting business, at the office of Hawkins, Delanied & Longfellow, No. 20 Exchange Place, in the City of New York, on or before the 80th day of June next.

Dated, New York, the 16th day of December, 1912.

1912. EMILY SWAN HERON,
Administratria.

HAWKINS, DELAFIELD & LONGFELLOW,
Attorneys for Administratria.
20 Exchange Place,
New York City.

GLAESSEL, BENJAMIN L.—In pursuance of an order of Robert Ludiow Fowler, Surrogate of the County of New York, notice is hereby giver to all persons having claims against Benjamin L. Glaessel, late of the County of New York, decased, to present the same with vouchers thereo to the subscriber at his place of transacting business at the office of his attorneys, 170 Broadway City of New York, on or before the 16th day of June, 1913.

LAUBHEIM. MAURICE.—In pursuance of an order of Hon. Robert Ludlow Fowler, a Surrogate of the County of New York, Notice is hereby given to all persons having claims against Maurice Laubheim, late of the County of New York, deceased, to present the same with vouchers thereof to the subscriber, at their place of transacting business at the office of A. M. Wattenberg, No. 115 Broadway, in The City of New York, on or before the 27th day of March next.

Dated, New York, the 10th day of September, 1912.

MAX LAUBHEIM and ROSE LAUBHEIM,

A. M. WATTENBERG.

Attorney for Executors;
115 Broadway, Borough of Manhattan; New
Ters City.

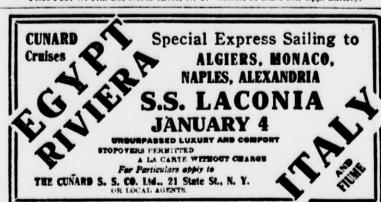
CUNARD

BERLIN. VIENNA LONDON. PARIS, The Fastest Steamers in the World FISHGUARD-LIVERPOO

Lusitania Mauretania Dec. 24, 3 P. M. Jan. 15, 1 A. M. Feb. 26 Jan. 22, 1 A. M. Mar. 5 Apr. 2 Feb. 12, 1 A. M.

CEENSTOWN, PISTGUARD AND LIVERPOO CAMPANIA DEC. 31.12 Noot CARMANIA JAN. 11.10 AM CARONIA MAY 31.10 AM Madeira, Gibraltar, Genoa, Naples, Trieste, Fiume FRANCONIA, Jan. 18 CARONIA, Jan. 30, March 15

Salling hour noon. See Itinerary. ULTONIA FEB. 12. Round the World Trips, \$513. Special through rates to Egypt. India. China. Japan. Manila Australia. New Zealand, South Africa, South America, Tours in Spain. Quotations furnished for



White Star Piec 50 N.R.

Atlantic Transport New York - London Direct, Pier SS, N. R. Minneapolis, Jue 28, 10, 20 A.M. Minnewaska Jan. 11 Minnehaha, Jan. 4, 8,00 A.M. Minnetonka, Jan. 18

Red Star Plet 61. N. R. Lenden, Paris via Dever-Antwerp

RIVIERA-Italy-EGYPT PANAMA CANAL

"ADRIATIC" ☆ "CEDRIC" "LAURENTIC" ☆ "MEGANTIC"

The Largest Mediterranean Steamers, JAN. 8 JAN. 22 FEB. 8 FEB. 22 JAN. 7 JAN. 21 FEB. 18 MAR. 4 28 and 29 Days, 8175 and Upward. BOOK NOW FOR JANUARY CRUISES "Adriatic" Jan. 7 "Cedric" Jan. 21 | "LAURENTIC" JAN. 8

WINTER VACATION TRIPS

HAVANA and Points in Cuba Interesting and restful because of the fascinating charms of tropical life and climate.

NASSAU in the Bahamas The seat of the English Colonial Government of the Bahamas offers

many attractions as a Winter Resort. The new twin-screw S.S. HAVANA, ten thousand tons displacement, and fleet of large ships in service.

Write for Booklete and further particulars. New York & Cube Mail S.S.Co.

General Office, Plor 16, E. R., New York City Ticket Office, AGWI Lines, 290 Breadway, New York

Write for interesting Ulustrated travel number of AGWI News.

COOK'S NILE STEAMERS

and weekly thereafter, connecting with service for the Second Cataract, Khartoum, Uganda, &c. In addition, Cook's Express Steamers sail every Monday and Friday. Luxurious daha-beans and special steamers for charter to families and private parties.

Tickets and Tours for Individual Travel Every-THOS. COOK & SON 245 Broadway, 264 Fifth Ave. 553 Fifth Ave., 2380 Broadway, New York.

FALL RIVER LINE

NEW LONDON (Norwich) Line via

t., week days only, 5:00 P. M.; Pier 70, E. R., E. 22d St., 6:30 P. M. Strs. MAINE and NEW HAVEN LINE Lv. Pier 28, E. R., ft. Catharine St., week days, 2:45 P. M. Str. RICHARD PECK. Tickets, etc., at 171 Broadway. Transfer Tourist Offices and at Piers. The New England Steamship Co.

PEOPLE'S LINE **CITIZENS'LINE** TO ALBANY & TROY ONE WAY, \$1.50; ROUND TRIP, \$2.50

Speedy, Palatial Steamers, every evening, Leaving Pier 32, N. R. (Foot of Caual St., 6 P. M. No other stop, Excellent Cuisine and Music.

Hudson Navigation Co.

Providence Direct, \$1.50 Worcester, \$2.40

Steel Steamships GEORGIA and TENNESSEE Daily, including Sunday, 5:30 P. M. From Pler D. E. R. Phone 2700 Beckman, City Tuckt Office, 2900 froadway, N. Y. Uptown Picket Office, B'way and 23d St. MAINE STEAMSHIP LINE

Steamships No. Land & No. Star. Lyc Pic 18. N. R., ft. Murray St., Tues. Thurs. & Sats. 5 P. M. Tickets at 290 B'way and at Picr

Fastern Steamship Corporation.

PORTO RICO

Plymouth-Cherbourg-Southampto

Majestic... Dec. 28. neon | St. Paul.... Jan. 1 Oceanic.... Jan. 8 noon | Philadelphia, Jan. 1

New York-Queenstown-Liverpool

Megantic Dec. 21. noon BaitleJan. Ceitle Jan 4 noon Celtic Feb.

Boston-Mediterranean Ports-Italy

A motor trip over Perto Rice's famous Military Road and the 1,000 miles of other fine roads is a delightful way of seeing this "Island of Rechantment." Rare skies and soft air help to make it ideal.

Take one of our big, swift steamers leaving every Saturday for San Juan You will enjoy every occas safe-guard and comfort.

Send for Illustrated Books and further details.

New York & Porto Rico S.S.Ca. General Office, 11 Broadway, New York

ARCADIAN

in Screw 14.120 Tons Disp. 8,939 Reg'd LARGEST AND FINEST STEAMER BERMUDA Bedsteads throughout instead of Berths. Suites de Luxe with Private Baths, and

10.5

Tickets interchangeable with Quebec S. S. Co. Programme (Royal Mail H Folder) containing maps & details of 38 different Tours to PANAMA, JAMAICA, CUBA ook's Travellers' Cheques Are Good Al The Royal Mail Steam Packet Co. SANDERSON & SON, Gen. Agts., 24 State st., N. Y., Thos. Cook & Son, 245 & 2389 Broad-way and 254 & 563 Fifth Ave., Raymond & Whiteomb, 225 Fifth Ave., N. Y.

Or any steamship ticket agent. Jamaica-Panama Canal

The most enjoyable short cruise out of any American port. Big. new, luxurious steamers, specially built for tropical travel. Outside rooms and private baths.

22-Day Cruise every Wednesday from New York, \$135. 24-Day Cruise every Satur-day from New York, \$140. Jamaica only and back, \$85.50. Connections for Pacific Coast points, Central and South America. Send for booklet. Sallings from Pier 16, E. R. (Foot Pulton St.) UNITED FRUIT COMPANY

STEAMSHIP SERVICE 17 Battery Pl. Tel. 8701 Rector. N. Y Or any steamship or Tourist Agency. 22 FRANK C. CLARK'S OTHEORIEN

Duration February 15 to April 27 Seventy-one Glorious Days of Cruising; by the NEW CUNARDER "LACONIA" 18,200 Tons, Cost 2400 up, including Hotels drives, etc. VISITING: Madelra. Spain, Algiers Malta, Athens. Constantinopie, 19 days in Pales tine and Egypt, Rome, Riviers, etc. Round World and So. America Tours. FRANK C. CLARK, Times Bidg., New York.

FRENCH LINE Compagnie Generale Transatlantique

Direct Line to Havre—Paris (France:
Departures Every Thursday, 10 A. M.
From Pier 57, North River, foot West 15th St.
La Provence. Dec. 26 *La Provence. Jan. 18
La Touraine...Jan. 2 *La Lorraine...Jan. 23
La Savole...Jan. 19 *La Savole...Jan. 30
Twin Serew Stures. 1Quadruple Serew Steamer. win Screw Strars. 1Quadruple Screw Steamer. GENERAL AGENCY, 19 State Street, N. Y.

OLD DOMINION LINE Por Old Point Comfort, Norfolk, Portsmouth, Pinner's Point and Newnort News, Va.; connecting for Petersburg, Richmond, Washington, D. C., and the entire South and West.
Freight and Passenger Steamers sail from Pier 25, N. R., foot of North Moore St., every week day at 3 P. M.

W. L. WOODBOW,
Traffic Manager.

SAVANNAH I.INE To Georgia and Florida. G. R. ANGEVINE, E. P. A., 501 Fifth av., N. Y. BERMUDA-45 hours from New York.

Laulai Steamers. A. E. OUTERBRIDGE & CO.,
Agent. 28 Broadway.

21 DAY CRUISE TO WEST INDIES SICOUR.

BY ACTUAL SICOURGE TO SEE TO SEE A. Z.

CONSTRUCTEN. N. Y.—Scaled proposals constructing macadam roads, cement with construction and construction macadam roads, cement with the construction macadam roads and construction macadam roads. BERMUDA-45 hours from New York. Po-

HAMBURG-

Atlantic` Service LONDON - PARIS - HAMBURS

Pres. Lincoln. Dec. 28, 1 P N mertka. Jan 4, 8 A ATRICIA Jan 9, 10 A res. Grant Jan 16, 12 N amburg direct. 2d cabin of MEDITERRANEAN Madeira, Gibraltar, Algiers,

Naples and Genea S.S. Kamburg TUNE FEB. 22, 16 A.M. NILE SERVICE

By the Superb Steamers of the Hamburg and Anglo-American Nile Co., leaving CAIRO every Friday. TOURS from 7 to 22 days. CRUISES TO THE **WEST INDIES**

PANAMA CANAL, BERMUDA and the SPANISH MAIN Leaving New York by the S. S. MOLTKE 12.500 JAN. Also JAN. 23. FEB. 25. MARCH 29. 1913; S. N. CINCINNATI (17,000 Tons). FEB. 1. 1913, and S. N. WITORIA LUINE (16,500 Tons). JAN. 15. FEB. 8, MARCH 11. APRIL 10. 1913.

16 days \$145 and up 21. \$140 and up 24. \$175 and up 27. \$175 and up 28. \$175 and up 29. \$175 and up 29. \$175 and up 29.

JAMAICA and the PANAMA CANAL Cuba, Hayti, Colombia, Costa Rica
WEEKLY SAILINGS BY "PRINZ"
and other steamers of our
ATLAS SERVICE

DECEMBER 28, 2 P. M. Write for Booklet, stating cruise. HAMBURG-AMERICAN

LINE 41-45 BROADWAY, N. Y. Phone 1960 Rector.

NORTH GERMAN LLOYD

Fast Mail Sailings Tuesdays LONDON - PARIS - BREMEN THE MEDITERRANEAN THREE WINTER CRUISES TO THE Panama Canal

West Indies

JAN. 16 FEB. 20 MARCH 27 By the S.S. "Grosser Kurfuerst" Oelrichs & Co., General Agents 5 Broadway, N. Y.

COLONIAL LINE BOSTON and tail \$2.50 PROVIDENCE Breat \$1.60

The only independent line operating between New York and New England.
Week days and Sundays at 5:30 P. M., from Plet
39, N. R., foot West Houston St. Berths free.
All Outside Rooms—Finest Service.
Uptown Office: Broadway & 23d St.
Phones Spring 9491 and 9492.

#:Bermuaa BOOK NOW

By "S. S. BERMUDIAN" the ship that brought
President-Elect Wilson home in record time
of 40 hours. Sails Jan. Sth. 15th. 22nd.
29th. Tickets interchengeable with R. M. S. P. Co. For full information apply to A. E. OTTER-BRIDGE & Co., Agents Quebec S. S. Co., Ltd., 29 Broadway, New York, THOS. COOK & SON, 245 and 2389 Broadway, 264 and 553 5th Ave., N. Y., or any Ticket Agent.

AUSTRO-AMERICAN LINE.
MEDIFFERANEAN-ADRIATIC.
SAILINGS GENERALLY WEDNESDAYS.
Phelps Bros' & Co., 17 Battery Place. SUMMONS.

New York Supreme Court, New York County-Heien McCurdy Channing, Plaintiff, against Louis F. Braun. "Mary" Braun, his wife, the name of "Mary" being fictitious, the true first name of said defendant being unknown to the plaintif, Henry C. Ahrens, Samuel Cohn, Rosle Cohn, Alexander Holman, John Jaburg, Huso Jaburg, Charles F. Klepper, Light Machine Company, Charles W. Miles, Mussgiller Mangels Company, Rotary Realty Company, Cornellus Hannifan, Heien Hannifan, Harry O'Hare, Hannah O'Hare, Adam Nicholas, Emella Nicholas, Vinceazo Simonetti, Rosina Simonetti, August Thoretz, Lucy Thoretz; "John" Weiner, "Mary Weiner, is wife, the names of "John" and "Mary" being fictitious, the true first names of said defendants being unknown to the plaintiff, "John Coe." "Mary Hoe." "John Doe." "Mary Doe." "Henry Hoe." "John Poe" and "Mary Poe." the names of the last cight named defendants being inthound to the plaintiff, the persons intended being tenants of the morigaged premises. Defendants. Summons, County Clerk's Index No. 21179, Year 1912.

To the above-named Defendants and each of them:

No. 2117s. Year 1812.
To the above-named Defendants and each of them:
You are hereby summoned to answer the complaint in this action, and to serve a copy of your answer on the plaintiff's attorneys within twesty (20) days after the service of this summons. Exclusive of the day of service, and in case of your failure to appear, or answer, judgment will be taken against you by default for the relief demanded in the complaint.
Dated New York, June 14th, 1912.
CARY & CARROLL. Attorneys for Plaintiff.
Office and P. O. address, 59 Wall Street, Borougs of Manhettan, New York, N. Y.
TO THE ABOVE NAMED DEFENDANT.
CHARLES F. KLEPPER:
The foregoing summons is served upon you by publication pursuant to an order of Hom. Samuel Seabury, Justice of the Supreme Court of the State of New York, dated the 27th day of November, 1912. and filled with the complaint in the office of the Clerk of New York County on the 29th day of November, 1912.
Dated New York, December 2d, 1912.
Yours, etc., CARY & CARROLL, Attorneys for Plaintiff, Office and P. O. address, 59 Wall Street, Borough of Manhattan, New York, N. Y.

SUPREME COURT-NEW YORK COUNTY. HARVEY S. DAWLEY, FDWARD M. BUELL and ALMIRA F. THOMPSON (formerly Almira F. Wheeler), as Administrators of the Wheeler), as Auministrated of Estate of Deceased.

Deceased.

Plaintiffs.

GUY M. SPEAR,

TO THE ABOVE NAMED DEFENDANT
YOU ARE HEREBY SUMMONED to answer the
complaint in this action, and to serve a copy of
your answer on the Plaintiffs' Attorneys within
twenty days after the service of this Summons,
exclusive of the day of service; and in case of your
failure to appear or answer. JPD(MRMT will be
taken against you by default for the relief demanded in the complaint.
Dated, October 4th, 1912.

CONKLIN & REID,
Office & P. O. Address, 31 Nassau Street, Berough of Manhattan, New York City.
TO GUY M. SPEAR!
The foregoing summons is served upon you by
publication pursuant to an order of the HenEdward E. McCail, one of the Justices of the Supreme Court of the State of New York, dated December 2nd, 1912, and filed with the summons ascomplaint in the office of the Clerk of the County
of New York at the County Court House, Berouge
of Manhattan, City and State of New York, this
third day of December, 1912.

Dated, New York, December 3nd, 1912.
Office & P. O. Address, 31 Nassau Street, Beough of Manhattan, City of New York REID,
Attorneys for Plaintiff.

PROPOSALS.